

# EXHIBIT

## K

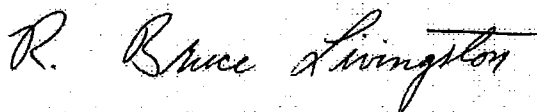
Harleysville Insurance Company of New Jersey  
Harleysville Mutual Insurance Company  
Harleysville Preferred Insurance Company

## LETTER OF CERTIFICATION

April 04, 2005

Tracy Williams  
North-east Claims Service Center

This is to certify that the attached is a true and correct copy of  
the policy of insurance: contractor's Business Owners #CB-8E8397 ,  
all policy terms, endorsements and declaration pages from 05/26/03 to 05/26/04,  
insofar as it relates to the insurance afforded thereunder at the following location:  
PO Box 715, New Providence, NJ 07974, to the Named: Bartec Industries, Rencon Corp.,  
on the date of loss 10/27/03, the New Jersey Buyer's Guide and the  
Coverage Selection Forms as are mandated by law.



R. Bruce Livingston  
Assistant Vice President

Harleysville Insurance Company of New Jersey  
 224 Strawbridge Drive, Suite 301  
 Moorestown, NJ 08057-4602  
 www.harleysvillegroup.com

**CONTRACTORS'  
 BUSINESS OWNERS POLICY  
 CB 8E8397**



Named Insured:

**BARTEC INDUSTRIES  
 RENCON CORP  
 P O BOX 715  
 NEW PROVIDENCE NJ 07974**

**Account 8E8397  
 Policy Term 05/26/03 to 05/26/04  
 12:01 A.M. Standard Time  
 Issue Date 04/25/03  
 Reason for Issue Renewal Certificate**

For assistance please contact your agent  
**WHARTON/ATLANTIC**  
 at 732-531-3003

**(Agent Code 29-9626)**

**Legal Status: Corporation  
 Business: FLOOR CONTRACOTR**

Estimated Total Annual Policy Premium:	\$8,333.00
Estimated Total Policy Premium:	\$8,333.00
New Jersey Property-Liability Insurance	
Guaranty Association Surcharge:	\$21.00
Total Amount Due:	\$8,354.00

The amount shown above is the total amount due. This premium is due as indicated on the premium invoice. Failure to remit when due can result in the cancellation of your policy. If you request cancellation, there is a minimum premium retention for this policy of \$75.

Renewal offer is contingent upon payment of prior policy term.

This policy contains an audit condition. All rating information and classifications are subject to verification and change at audit. Premium was based on exposures you estimated, and final premium will be computed when your actual exposures are determined.

Insurance is afforded only with respect to the coverages listed. The limit of the company's liability shall be as stated herein subject to all terms of the policy.

For specific provisions and coverage definitions applicable to the following schedules, refer to the appropriate attached form or endorsement. A schedule of forms and endorsements made part of this policy can be found at the end of this declarations.

Harleysville Insurance Company of New Jersey  
 224 Strawbridge Drive, Suite 301  
 Moorestown, NJ 08057-4602  
 www.harleysvillegroup.com

**CONTRACTORS'  
 BUSINESS OWNERS POLICY**

**CB 8E8397**



Policy Term 05/26/03 to 05/26/04  
 12:01 A.M. Standard Time  
 Issue Date 04/25/03  
 Agent Code 29-9626

**BARTEC INDUSTRIES**

**SCHEDULE OF LOCATIONS**

Loc No	Location Description	
001	435 Main Street	Little Falls NJ 07424

**SCHEDULE OF COVERAGES**

**Section I: Property Coverages Section I Deductible: \$500**

**Deductible Exceptions:**

Contractors' Equipment Endorsement Deductible  
 Refer to the Schedule of Other Coverages and Endorsements  
 for applicable deductible.

Location 001 Building 001

Limit of Insurance

Construction: Joisted Masonry  
 Terr: 050 Protection: 04  
 Occupancy: Floor Contractor

Coinsurance: 80%

Business Personal Property	\$15,000
Accounts Receivable	\$10,000
Money and Securities	\$10,000
Inside the premises	\$10,000
Outside the premises	\$10,000

**Other Coverages and Endorsements:**

Replacement Cost  
 Applies to Business Personal Property Only  
 Compupak Endorsement  
 Data And Media

\$10,000

**Section II: Comprehensive Business Liability**

Business Liability and Medical Expenses Each Occurrence	\$1,000,000
General Aggregate (Other Than Products-Completed Operations)	Not Applicable
Products Completed Operations Aggregate	\$2,000,000
Medical Expenses	\$5,000
Fire Legal Liability	\$100,000

**SCHEDULE FOR COMPREHENSIVE BUSINESS LIABILITY CLASSIFICATIONS**

Loc/ Bldg	State- Terr	Description	Class Code
001/001	29-050	Cement, Concrete Or Granolithic Floor Construc- Tion, Finishing Or Surfacing	17713
		Payroll Premium Basis	\$75,000

Harleysville Insurance Company of New Jersey  
224 Strawbridge Drive, Suite 301  
Moorestown, NJ 08057-4602  
www.harleysvillegroup.com

**CONTRACTORS'  
BUSINESS OWNERS POLICY**

**CB 8E8397**



Policy Term 05/26/03 to 05/26/04  
12:01 A.M. Standard Time  
Issue Date 04/25/03  
Agent Code 29-9626

**BARTEC INDUSTRIES**

**SCHEDULE OF OTHER COVERAGES AND ENDORSEMENTS**

**Contractors' Equipment Endorsement**

**Schedule for Contractors' Equipment**

Item No	Ded Amt	Description	Manufacturer	Identifying Marks & Nos	Amount of Insurance
1		Miscellaneous Tools	N/A	N/A	\$15,000
2		Swing Concrete Pump	N/A	171500116	\$46,000
3		Year Built 1997 System Pipe	N/A	N/A	\$8,000
4		Year Built 1997 Hyster Lift	N/A	H177b05028V	\$22,588
		Year Built 1999			

The Company shall not be liable for more than ( \$91,588 )  
in any one disaster, either in case of partial or total  
loss or salvage changes or any other charges or all combined.

Deductible: \$500

Deductible exceptions are reflected for scheduled items.  
In case of "loss" involving more than one scheduled item,  
the highest deductible amount shown for scheduled covered  
property involved is the deductible amount.

**Compupak Endorsement**

Loc No	Bldg No	Property Covered	Limit of insurance
001	001	"data" And "media"	\$10,000

**FORMS AND ENDORSEMENTS**

		Loc/ State Bldg
PJ0002E	0200 Policy Jacket	
BO7194	0190 Exclusion-Asbestos	
IL0208	0900 New Jersey Changes - Cancellation and Nonrenewal	
PT0617	0190 Contractors' Business Owners Policy	
BO7124	1288 Compupak Endorsement	
BO7191	0190 Contractors Equipment Coverage Endorsement	
BO7253	0293 Personal Property Off Premises	
BO7411	0201 Civil Authority Amendment Endorsement	
*BO7433	0802 Nuclear Hazard Exclusion Amendment	
*BO7436	1102 Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terrorism; Coverage For Certain Fire Losses	
IL7131	0498 Exclusion of Certain Computer-Related Losses	
*ST7316	0802 Important Change Nuclear Hazard Exclusion	
BO7111	0189 New Jersey Changes - Auto/Mobile Equipment and Nonowned Watercraft	
BO7117	0189 New Jersey Changes - Business Liability Coverage	
BO7233	0193 Employment - Related Practices Exclusion	

Harleysville Insurance Company of New Jersey  
 224 Strawbridge Drive, Suite 301  
 Moorestown, NJ 08057-4602  
 www.harleysvillegroup.com

**CONTRACTORS'  
 BUSINESS OWNERS POLICY**

**CB 8E8397**



**Policy Term** 05/26/03 to 05/26/04  
 12:01 A.M. Standard Time  
**Issue Date** 04/25/03  
**Agent Code** 29-9626

**BARTEC INDUSTRIES**

BO7302	0195 Amendment - Leased Workers
BO7314	0896 Amendment Section II - Who Is An Insured
BO7328	0796 Exclusion - Snow and Ice Removal
BO7376	1098 New Jersey Changes-Lead Contamination Liability
*BO7437	1202 Nuclear, Biological Or Chemical Terrorism Exclusion (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism
*BO7438	1102 Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
CG7167	0195 Additional Insured Endorsement Construction Contracts
IL7107	0791 Voluntary Property Damage Endorsement

**IMPORTANT INFORMATION**

The following material contains information about your policy.  
 Please read carefully.

ST7115	0900 Premium Audit Notice
*ST7394	1202 Policyholder Disclosure Notice of Terrorism Insurance Coverage
*ST7408	1102 Important Notice To Policyholders - Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terrorism; Coverage For Certain Fire Losses
*ST7409	1202 Important Notice To Policyholders - Nuclear, Biological Or Chemical Terrorism Exclusion (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism
*ST7410	1102 Important Notice To Policyholders - Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
*ST7419	0203 New Jersey Earthquake Insurance Availability Notice
Z887	1299 Direct Claims Reporting Saves You Time and Money!

\* Indicates a new or replacement form. Retain listed forms not replaced.

Renewal Insuring Agreement: In consideration of payment of the premium specified on the renewal declarations, this policy is renewed for the period stated. The renewal is subject to all terms, conditions, forms and endorsements attached to the policy or to this renewal declarations.

---

**E. LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS**

---

**1. Bankruptcy**

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this policy.

**2. Duties In the Event of Occurrence, Claim or Suit**

- a. You must see to it that we are notified promptly of an "occurrence" that may result in a claim. Notice should include:
  - (1) How, when and where the occurrence" took place; and
  - (2) The names and addresses of any injured persons and witnesses.
- b. If a claim is made or "suit" is brought against any insured, you must see to it that we receive prompt written notice of the claim or "suit."
- c. You and any other involved insured must:
  - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit;"
  - (2) Authorize us to obtain records and other information;
  - (3) Cooperate with us in the investigation, settlement or defense of the claim or "suit;" and
  - (4) Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insureds will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

**3. Financial Responsibility Laws**

- a. When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, the insurance provided by the policy for "bodily injury" liability and "property damage" liability will comply with the provisions of the law to the extent of the coverage and limits of insurance required by that law.
- b. With respect to "mobile equipment" to which this insurance applies, we will provide any liability, uninsured motorists, underinsured motors, no-fault or other coverage required by any motor vehicle law. We will provide the required limits for those coverages.

**4. Legal Action Against Us**

No person or organization has a right under this policy:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this policy unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgement against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

**5. Separation of Insureds**

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claims is made or "suit" is brought.